

THE NOMINEE SCHEME THROUGH THE LENS OF NEUTRAL SELF-MENTALITY AND UNEXPLAINED WEALTH

Whedy Prasetyo

Universitas Jember, Indonesia

Corresponding author: whedy.prasetyo@unej.ac.id

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ABSTRAK

Fenomena peningkatan atau kepemilikan harta kekayaan pribadi yang tidak dapat dijelaskan sumber perolehannya (*unexplained wealth*) sering menjadi indikasi adanya tindak pidana, seperti pencucian uang dan korupsi. Penelitian ini bertujuan mengkaji skema *nominee* dari perspektif mentalitas netral terhadap diri (*neutral self-mentality*) sebagai karakter mental dalam upaya pencegahan fraud. Pendekatan yang digunakan adalah kualitatif interaktif berbasis etnografi, dengan objek kajian pada Komunitas Bilik Literasi di Kabupaten Karanganyar, Provinsi Jawa Tengah. Hasil penelitian menunjukkan bahwa praktik penyamaran kepemilikan melalui skema *nominee* dapat digunakan untuk menutupi pengayaan ilegal, termasuk aset dan liabilitas yang tidak dilaporkan. Konsep mentalitas netral terhadap diri dalam konteks fraud tidak hanya mencakup harta yang berada di bawah kendali langsung seseorang, tetapi juga manfaat tidak langsung yang berpotensi meningkatkan gaya hidup atau standar hidup individu. Temuan ini memberikan dasar konseptual bagi pengembangan kebijakan pencegahan dan pemberantasan tindak pidana pencucian uang serta korupsi.

Kata Kunci: Skema nominee, mental diri, netral *fraud*, dan *unexplained wealth*.

ABSTRACT

The phenomenon of increasing or possessing personal wealth without a clear source of income (unexplained wealth) often indicates criminal acts such as money laundering and corruption. This study aims to examine the nominee scheme from the perspective of neutral self-mentality as a mental character in preventing fraud. The research employs an interactive qualitative ethnographic approach, with the Bilik Literasi Community in Karanganyar Regency, Central Java, as the case study. The findings reveal that disguising ownership through the nominee scheme can be used to conceal illicit enrichment, including unreported assets and liabilities. The concept of neutral self-mentality in the fraud context not only involves wealth under an individual's direct control but also indirect benefits that may elevate one's lifestyle or standard of living. These insights provide a conceptual foundation for developing policies to prevent and combat money laundering and corruption.

Keywords: Nominee scheme, self-mentality, neutral *fraud*, *unexplained wealth*.

1. Introduction

The existing criminal policy instruments in Indonesia are currently very limited in supporting the tracing of assets belonging to suspected criminals, particularly in corruption cases (Putra & Prahassacitta, 2021; Mahdi et al., 2022). The Law on the Prevention and Eradication of Money Laundering and the Law on Corruption still contain procedural complexities, especially in proving efforts to conceal the origin of wealth. However, Indonesian legislation does not yet recognize the regulation of illicit enrichment as mandated by Article 20 of the United Nations Convention Against Corruption (UNCAC). Although illicit enrichment is categorized as a non-mandatory offense, legal instruments addressing unexplained increases or ownership of assets without a legitimate source of income can serve as an important entry point for tracing money laundering (Yaqoub et al., 2023).

Reporting of wealth through the instrument of the State Administrator's Wealth Report (SAWR), which is closely related to illicit enrichment, is not able to respond to the latest developments. The results of research by Cao et al. (2020), Ren et al. (2020), Batista et al. (2023), and Clancy (2023) indicate that the nature of this report is information about the wealth they had when they first took office, mutations, promotions, and retirements. The reality is not in accordance with the reported conditions, meaning that, as a tracking instrument, SAWR has not been able to trace certain assets that are not reported, let alone other assets and liabilities that are disguised by using nominee schemes and/or transactions through fraudulent corporations to cover the flow of their source of funds in various other cases.

This situation provides a real demand to regulate this crime specifically as the mode and medium of corruption and money laundering crimes are increasingly sophisticated. This condition is also responded to by expanding the spectrum of regulations beyond the statement in Article 20 of the UNCAC, which does not always have to be in the form of an increase in wealth that has elements of "intentional", "significant", or can only be carried out by "public officials". The definition and limitations regarding wealth itself also adjust to needs as long as it regulates a significant period for increasing wealth, both before, during, and after taking office. This approach allows for a wide space of interpretation when measuring a person's total wealth.

The expected concept is based on illicit enrichment, which tends to be under a criminal scheme. The goal is to target the actual wealth that has been acquired or controlled by a person. This explanation is in line with what Ward et al. (2021) and Park et al. (2022) stated, that the implementation of the statement about the broader category of wealth is with conception. The regulated conception is not only about the wealth under a person's control but also considers whether a person has benefited, which may contribute to his or her "lifestyle" or "standard of living".

Such an agreement is deeply interconnected with self-confidence. This belief emphasizes that the inclination to cheat originates from one's own desires. This desire manifests when individuals reflect on the initiation of an affair, a consequence of their own actions and choices. This focus on oneself acts as a motivating factor for engaging in various activities, including examining the underlying reasons for cheating. Research by Risky et al. (2019), Haqq & Budiwitjaksono (2019), and Rashid et al. (2022) highlights

that the motivation for self-evaluation among perpetrators can serve as a powerful deterrent against cheating behaviors. It stems from the reality that one cannot simply eliminate such desires; rather, the circumstances surrounding their actions often play a significant role in triggering the affair. This internal conflict between desires and moral responsibility can significantly influence the likelihood of cheating.

The enthusiasm for self-improvement reflects a temporary rejection of cheating, as it encourages the pursuit of integrity. This concept arises from a psychological impulse that places the self at the center of honesty. The self is essential in this context as it is aware of both the initiation of each process and the resulting truths that are established. As noted by [Tutino & Merlo \(2019\)](#) and [Finau et al. \(2023\)](#), transforming behavior contributes to the enhancement of individual conduct, leading to a more personal approach. This process involves stages of development aimed at achieving a conceptual self, where the focus is on actions rooted in truth and belief as a form of “individual concentration” with an emphasis on upholding values and norms.

The process outlined above is wholly self-driven and plays a crucial role in enhancing our interaction with the environment through established work guidelines. These guidelines serve to prevent behaviors that could disrupt a system of checks and balances. Such an approach fosters a heightened awareness of the nature and implications of fraudulent activities. This awareness operates on a distinctly different basis than mere condemnation, as it transcends the idea of viewing deception as a mere result of one’s negligence. This truth becomes evident when an individual refrains from prioritizing personal interests while assessing deception. In doing so, the individual is elevated to a goal worth pursuing. This perspective aligns with the findings of [Irianto & Novianti \(2019\)](#), which advocate for initiatives aimed at combating, reducing, and even eradicating fraudulent practices.

The underlying belief in this concept is doctrinal, serving as a personal guideline tailored to meet individual needs and mental capacities. Consequently, self-awareness becomes a driving force for regulating illicit enrichment, helping to curtail behaviors associated with one’s “lifestyle” or “standard of living”. This focus on the self, in the context of fraud prevention, draws upon the work of [Batista et al. \(2023\)](#) and [Raof \(2023\)](#), which emphasizes that individuals play a crucial role in reminding themselves of the most important aspects of their actions. The findings clarify the definition of cheating, introducing concepts and comments that make it easier to understand and more comprehensive, serving to motivate individuals to avoid dishonest behavior. This framework reflects the aim and formulation of the current research: to mentally manifest a neutral stance toward fraud in the context of unexplained wealth, to uncover hidden assets within nominee schemes.

This research is significant as it bridges the gap between theoretical understanding and practical applications in the prevention of fraud. Theoretically, it expands the discourse on the role of self-awareness in mitigating fraudulent behavior, contributing to the broader field of behavioral ethics and financial fraud. Practically, the insights derived from this study offer valuable guidelines for organizations and policymakers in designing interventions that encourage ethical decision-making and deter illicit enrichment. From a policy perspective, the research provides evidence-based recommendations for enhancing

regulatory frameworks, particularly in identifying and addressing unexplained wealth and nominee schemes. By fostering a deeper understanding of the psychological factors underlying fraud, this study supports the development of more effective preventive measures. This realization is to strengthen the regulation of illicit enrichment crimes in the Law on the Prevention and Eradication of Money Laundering Crimes (MLC) or the Corruption Crime Law (CCL) order to ensure a deterrent effect on the one hand, as well as the expansion of regulations using the concept of unexplained wealth as the basis in the Asset Forfeiture Bill on the other hand.

The combination of these norms can complement each other's shortcomings in supporting money laundering activities. Money laundering crimes, as stated by [Finau et al. \(2023\)](#), and [Ward et al. \(2021\)](#) as a system that can detect early various allegations of money laundering for transactions that are strongly suspected of involving criminal acts, can be reported and analyzed further. The embodiment of the self's mental revolution is a self-characteristic that can affect the harmonious activities of human life. [Aryawan \(2021\)](#), [Matitaputty & Adi \(2021\)](#), [Adisastra & Made \(2021\)](#), and [Clancy \(2023\)](#) argue that the noble self provides guidelines to provide noble guidance in the activity of receiving the wealth obtained. This achievement gives the mental self over the realm of mind not to commit crimes. Because of this self-spirit, it is a reference to avoid nominee schemes for unexplained wealth laundering. This kind of atmosphere produces the realm of the mind to avoid greed, arbitrariness, and lies in carrying out their life activities.

2. Literature Review

The problem of fraud is not merely a result of insufficient income or unmet basic needs, but rather a consequence of weakened internal control and diminished self-restraint. This view aligns with [Vekariya \(2023\)](#) and [Raof \(2023\)](#), who argue that the rise in fraudulent behavior is driven not only by the accumulation of wealth but also by the pursuit of higher positions and social status. Furthermore, existing fraud policy instruments remain limited in supporting the tracing and recovery of assets from suspected perpetrators, making enforcement and prevention efforts less effective. Referring to the Law on the Prevention and Eradication of Money Laundering Crimes (MLC) or the Corruption Crime Law (CCL), as stated by [Doan & Ta \(2022\)](#), there are still complexities in the evidentiary process, such as the fact that efforts to hide fraudulent acts still have to be proven.

The act of fraud is found in suspicious transactions for illicit enrichment as mandated by Article 20 of the United Nations Convention Against Corruption (UNCAC), although it is regulated as a *nonmandatory offense*. The existence of legal instruments is able to respond to fraud in the form of an increase or ownership of wealth of a person that cannot be explained in relation to a legitimate source of income. This condition, as stated by [Ochnio \(2024\)](#) as transactions that are outside the profile, characteristics, or work activities, can cause fraud on income generation. This process is the gateway to money laundering tracing. Reporting of assets through the State Administrator's Wealth Report (SAWR) instrument, which is closely related to dark enrichment, is able to respond according to developments.

A relationship that provides definitions and limits regarding the wealth itself that adjusts to needs, as long as it regulates a significant period of time for increasing wealth before, during, and after taking office. In this context, financial services are required to apply the knowing of customer principle firmly, thereby limiting the confidential principle owned by financial services. Therefore, financial services must know the customer's profile and ask the source of the funds deposited if it has exceeded the profile that should be. Article 25, Paragraph 4 of the Crime of Money Laundering (MLC) provides administrative sanctions to the whistleblower who does not provide a report.

The MLC indicator is not succeeding in preventing the amount of suspicious funds, even though Article 69 of the MLC Law provides a rule stating that MLC does not need to prove the original criminal act. MLC is a follow-up crime that requires an original crime, commonly called a predicate crime. In fact, each of the main articles of the MLC in Articles 3-5 of the MLC Law has elements of the original criminal act, thus making Article 69 of the MLC Law resemble Article 480 of the Criminal Code concerning procurement, where fraud stands alone without the need to prove the original criminal act. This interpretation space provides an opportunity to carry out an illicit enrichment approach, which is an effort that tends to be under a criminal scheme to target actual wealth that has been obtained or controlled by a person. Therefore, what is regulated is not only related to the wealth under a person's control but also considers whether a person has benefited or not, which may contribute to his lifestyle or standard of living.

The illicit enrichment approach encourages the scheme of reporting actual wealth that is acquired or controlled by a person's mental self. A mental approach to life activities gives him awareness of existence and impulses to reflect, as well as increases his knowledge of self-awareness. Consciousness, as articulated by [Kurniawan \(2019\)](#) and [Aryawan \(2021\)](#), shapes one's character and personality through the profound interaction between individuals and their actions. This interaction fosters self-confidence, morality, and a sense of control over one's activities. Such control engenders self-awareness, allowing individuals to recognize their own existence and activity. This awareness, in turn, influences how individuals pursue their needs, potentially leading to an inclination toward deceitful behavior to manipulate their circumstances. The desire to fulfill personal wants significantly impacts outcomes. [Hasnan et al. \(2022\)](#) and [Ochnio \(2024\)](#) suggest that the urge to satisfy one's needs often acts as a catalyst for fraudulent actions. By gaining insight into the complexities of the human psyche and the challenges it faces, individuals can aspire to transcend these desires.

According to [Prasetyo \(2023\)](#), pursuing self-development can impart moral values such as self-awareness and the ability to feel regret when one errs or acts dishonestly. Attaining this level of self-assessment demands a significant mental effort to navigate morally ambiguous situations. This struggle is echoed in the findings of an individual's character, which is fundamentally a matter of morality and ethics. Therefore, the journey of understanding character evolves into a commitment to combat deceit. This awareness encourages involvement from the heart and acknowledges the long-term implications of our choices, fostering a sense of responsibility and a willingness to accept the consequences of our actions.

3. Research Method

This study adopts an interpretive qualitative ethnographic method aimed at sequentially understanding the research context through interactions within a group of individuals who share similar experiences. The approach is informed by the findings of Bassani et al. (2021), Prasetyo (2024), and Ahmed (2024), which suggest that human behavior represents a symbolic expression of self-culture shaped by social interactions. Such exchanges foster a collective body of knowledge and experience that enables shared understanding. The concept of self-culture is articulated in three stages: breakdown, resolution, and coherence, with the final stage highlighting self-activity within tradition and the aspiration to create spaces for meaningful interaction. Fieldwork was conducted at the Literacy Booth in Tanon Lor, Gedongan Colomadu, Karanganyar Regency, Central Java.

Furthermore, the establishment of the site is because of the nobility in teaching the reality of the values of the mental application of life personality with three informants (For ethical considerations, the informants' names have been anonymized). The first informant is AN from Transparency International Indonesia due to his contribution in the study of exposing the illicit wealth of officials provided the main inspiration in this writing. The second informants are the manager of the *Kecapi* Literature Culture Javanese Literature and, at the same time, the editor of *Pawon Sastra-Surakarta*, namely BW, and the third individual is NP, the creator of the self-psychology concept presented in the book *Matahari dari Mataram* with the title *Knitting Happiness Together in a Multicultural Society*, who also serves as a Psychology lecturer at the University of Muhammadiyah Surakarta. Lastly, the fourth informant is ES, whose focus is on the understanding of spiritual knowledge and the purity of the soul. This philosophy is detailed in his book *Matahari dari Mataram*. He is also a lecturer in Islamic Economics and Business at UIN Raden Mas Said Surakarta. The four informants were interviewed in a dialogue of direct interaction between the researcher and the activities in the literacy booth study as a mental manifestation for the development of self-character education, as well as the support of Zoom and video call communication media. The activity was carried out within six months, from January 9 to July 15, 2023.

4. Results and Discussion

BW reflected, "What is the news of the wealth obtained, if not to convey a clear signal about the purpose from which it is derived?" One must be accountable to oneself in declaring its true source, for "God never sleeps" (January 9, 2023). This reflection became the starting point for the present research idea, which emerged in an atmosphere of intimacy and humility. Such an environment fosters a sense of peace in our interactions, allowing us to explore the "meaning" of moral desire, understand our character, and strive for a harmonious life while rejecting evil. In Java, the moral value that encourages awareness of human obligations emphasizes the need to unite and harmonize the connection between the microcosm and the macrocosm. The locals often say that people are merely "stopping by for a drink," a metaphor that conveys the transient nature of life in this world, akin to visitors momentarily pausing for refreshment. This expression encapsulates a mentality that instills an understanding of the inevitability of death and the

significance of our journey through life. Furthermore, this attitude and implementation conveyed in BW statement are as follows:

“Life is not merely about accumulating wealth but rather a continuous journey toward meaning and ethical fulfillment...true achievement should be based on effort and integrity rather than material gain. The philosophy of life serves as a guiding principle to reject deception and superficiality. Ownership is not just a matter of personal rights but also a reflection of one's recognition and self-validation. How individuals often seek acknowledgment through possessions, using them as symbols of status and success. However, there is an underlying realization that true ownership and acquisition are ultimately governed by a higher power, not solely by human effort”.

The concept of a powerful self is also in line with what AN stated, that the process of tracing and tracking wealth assets, more fully, is described as follows:

“The Law on the Prevention and Eradication of Money Laundering Crimes, in fact, still holds complexity in the process of proof, such as the fact that efforts must still be proven to hide the origin of wealth...so that the self becomes the central role to reveal how wealth is obtained...this is our homework to reveal even the Corruption Crime Law also reveals”.

Self-concept provides definitions and limitations regarding this wealth itself to adjust to needs. This adjustment is a norm and value that shapes the character in the mental self (Holmström et al., 2023; Huang et al., 2025). Philosophy in daily life, according to NP, is presented below:

“References demonstrate a profound connection to how humans behave and respond to their lives. They reflect individuals' perspectives on life, ethical values, and lifestyles that foster a sense of harmony. This trait embodies a deep understanding of one's own existence, rather than merely a longing for specific achievements”.

The quest for the meaning of life is a fundamental aspect of our humanity, allowing us to distinguish between two essential categories: objects and living beings. Objects are inanimate; they do not possess life and only move when acted upon by external forces. In contrast, living beings, which include humans, animals, and plants, have the inherent ability to move of their own volition. As noted by Prasetyo & Sulistiyo (2024), life is a personal journey, characterized by the capacity for self-directed movement. Thus, while humans embody this quality, so do plants and animals, all of which share the essence of life through their ability to engage with the world around them. These conditions, according to BW, are explained below:

“Movement is a philosophy that views life as a form of practice, an ongoing journey aimed at understanding existence as a source of enrichment for every activity. This perspective emphasizes that life is not merely a possession; rather, it liberates us from the notion of viewing humans as mere objects. It highlights the intrinsic value and dignity of individuals, who are comprised of both body and soul”.

This heightened awareness connects a series of events and circumstances, weaving them together seamlessly. Consequently, beyond the actions taken collectively, elements such as space, movement, and time also serve as markers of experience. Engaging in activity necessitates self-awareness and an understanding that, without space and movement, time cannot exist. Essentially, every space and every movement give rise to a sense of time, manifesting as feelings or thoughts.

The essence of our experiences propels our human character to take action. In turn, this character motivates individuals to pursue their desires, guiding their actions in alignment with their aspirations, for example as shown by AN, namely:

“The journey of life is a process of adjustment stages to receive and get needs, so that as long as you have the belief “without limits” to increase the amount of wealth. This personal self provides the impetus to continue to allow proof of how to obtain it. This is the concept of how the measure of needs for desires is achieved”.

This condition moves for the needs of one's own life in its environment. Movement of human behavior is guided by reason rather than the instinctual or automatic responses seen in plants and animals. Unlike other living beings, humans possess a tendency to procrastinate, allowing them to weigh the positive and negative consequences of their actions. As a result, individuals consistently engage in a lifelong learning process. This ability to reflect and analyze is fundamental to human experience to ES, namely:

“Human activities generate income and sustain a continuous cycle of economic growth. Each day offers new opportunities for earning, while history is shaped by unique, unrepeatable moments. Although some individuals may follow repetitive patterns in their daily lives, an inherent curiosity about life and its diverse support systems persists, reflecting the cultural dimensions of human endeavor”.

Activities that uniquely shape a person's character through their engagement in various behaviors. This action is named according to NP as the achievement of wealth of life, namely:

“...wealth...it is only achieved when the human self gets what it gets in his life, because this is the result of the natural expression of human thoughts, actions, whether implicit or not. As a humane symptom that income serves as a manifestation of the degree of value of life obtained...yes...who knows himself well to reveal that the income is yes...his income. Therefore, every human being naturally has a desire to increase income. This trait is what makes a difference in achieving the expected goals. Hope is linked to living conditions. A condition, according to [Hakim et al. \(2024\)](#), is an identical relationship with oneself and consistency of recognition. This is because the essence of the human personality is not only a necessity but also a recognition that can decide all his own desires”.

These activities foster the expected achievement of increasing wealth. Achievement activities that are in line with Article 20 of the UNCAC are elements of enrichment in achieving their achievements. Acquisition in applying a much wider category of wealth to the elements owned. AN stated:

“The implementation of the definition of wealth should indeed be closely related to oneself as a process of earning. Acquisition provides a record of transactions that exist in oneself to find out...only the self knows as the first element how wealth is obtained...yes...make wealth come from sources not yourself...you know...self-wealth comes from oneself without other parties”.

The concept of wealth, as mentioned above, provides a definition of limits that are regulated not only in relation to the wealth that can be obtained but also to the origin of the wealth that is obtained. Therefore, these two roles are interrelated to form wealth as the purpose of increasing the wealth obtained. This acquisition process presents the regulation of illicit enrichment. Illicit enrichment, as referred to [McIntyre et al. \(2023\)](#) and [Baker \(2023\)](#), is the manifestation of illegitimate wealth as an addition to the wealth of a person whose source cannot be explained.

That belief is a manifestation of oneself. Manifestation that can begin with self-thinking, as NP states:

“...the realization of one's own wealth as a reflection of the moral impulse to try to declare its gain. Therefore, when the property obtained causes fraud or fraud as an act carried out by oneself, the example of feeling to state the origin and where the acquisition comes from has a relationship between what is obtained and the giver. If this is a manifestation of the intentional origin of the property, it can be disclosed...this requires a self-mentality, not a rule that is explained after the incident, is not taking care of yourself better than healing”.

Thinking like this is able to respond to the results of actions in the form of motivation to explain the increase, or the ownership of wealth in relation to the source of its acquisition. The ability to explain the relationship with this source legally, according to Oktora et al. (2024), Ezeudu & Fadeyi (2024), along with Morrison et al. (2024), is stated as the prevention of money laundering as a manifestation of illicit enrichment. Furthermore, BW stated:

“...yes...wealth or what is obtained is a limitation to be able to express the origin and who gives. Really...being an easy study to write about is the opposite when it receives...so that the self becomes the source of the "eyes" that can explain the relationship between the acquisition of this treasure...yes...indeed, we must be ourselves to neutralize”.

The addition of self in preventing dark enrichment becomes an instrument that can provide definitions and limitations regarding wealth by adjusting its acquisition. Self-interest makes the responsibility of the actual scheme obtained or controlled by a person in the criminal regulation of illicit enrichment in the Law on the Prevention and Suppression of Money Laundering Crimes (MLC) and the Corruption Crime Law (CCL). This addition is in line with AN's statement, which expects the following:

“Illicit enrichment is the self that does and knows, so it makes it strange when the value that exists in the self's mentality has not been included in responding to punishment. This response can have a deterrent effect on violations of increased or undeclared property ownership...who knows its origins. This side can be used as an additional concept of the relationship of acquired assets or unexplained wealth”.

The self-approach in illicit enrichment as a regulation responds to wealth violations with the conception of unexplained wealth. This approach is able to control and consider whether a person has benefited or may not have contributed to the gains owned. This explanation is in line with Adejumo & Ogburie (2025) that the flow of funds as a manifestation of transactions involves themselves in carrying out activities to utilize actual wealth as a criminal scheme outlined in the realization of the Law.

Mental Steps of Neutral Self Fraud on the Conception of Unexplained Wealth

Themselves make a criminal scheme to take illicit enrichment as a real fraud obtained, or controlled by a person in support of the basis in the provisions of the law
(AN, January 25, 2023)

The statement of AN provides an understanding that the aspect of illicit enrichment comes from one's own knowledge to do. An action, as described by Suhma et al. (2022), Quattrone (2022), and Dimitropoulos & Reading (2025), is every expected goal, which is sourced from within, awakening the mentality not to cheat in association. Everyone needs to possess self-awareness in their daily activities. However, achieving this understanding

can sometimes be challenging. This notion reflects the importance of guiding one's life in alignment with personal beliefs and a sense of justice. The belief to give truthful deeds as a mental manifestation of life about thoughts, action, and results, that is, self-motivation not to cheat.

This self-concern has the consequence of controlling and considering actions in acquiring wealth. Acquisition for oneself, according to BW, is described below:

"...if we get what I am our basis...there is a motivation that gives encouragement to do...this is wealth as a status process carried out...if there is a regulation, it is for after the incident...which is the main self that prevents or the result is regulated...the same health rules that know themselves as a prevention of...treat...sometimes slogan but not implemented".

BW's explanation is a manifestation of motivation that wealth is a self-activity. This is also as stated by Nursansiw (2024) and Rodrigue & Romi (2022), that wealth is the source of illicit enrichment as a manifestation of concealing fraudulent acts as a result of self-actions, so that regulations are statements on the results of actions. Further processes that self-growth about moral meaning as rules of consciousness. This rule of awareness is to avoid cheating. Furthermore, with the nature of seeing and understanding one's self, it can also cause the loss of fraud.

This condition shows a causal relationship in the individual, meaning, as stated by AN, that:

"...self-enrichment in the manifestation of illicit enrichment is an act of knowing the cheating that he is for fraudulent desires, that is, cheating on something that is seen and able to do...remember to be seen and able to be towards yourself. This happens because often people do not understand the meaning and do not realize what the name is cheating. When a person is in such a situation of inner war, then he becomes silent, does not move, and finally dies himself".

By learning how to navigate deceit, we can liberate ourselves from its grasp. We find ourselves in a world where dishonesty does not thrive unchallenged, allowing virtuous actions to emerge from our own inner strength. As explained by Owusu (2023), it is about the action of human beings to obtain wealth from themselves, so knowing the "consequences" means the same as knowing oneself, and the result gives birth to the spirit

The main concern of self-confidence not to commit fraudulent acts in the acquisition of wealth becomes capable of comprehending what is observed and recognized as self-prevention. Self-prevention is what is able to do by showing innocence. Why does it happen? Because the cover-up that is done as a result without being followed is conscious for himself, that everyone has a wrong belief in the fraudulent results they have committed. This illustrates that every individual, viewing themselves as a reflection of their own character, earnestly strives to uncover the essence of their sincerity. Through this personal journey, we can ensure that the wealth we accumulate aligns with the integrity of our actions. This explanation based on the dialogue below:

AN : *The law on the concept of illicit enrichment is a consciousness that is not without a cause because the self-aspect is the basis in the existing realization...you know, there are those who know themselves.*

WP : *The self that leads to declaring what is gained and obtained, is that so?*

- AN : *Yes... It is true from oneself to know how this treasure is obtained to reveal that this is right and wrong...you know, concepts like this are always disguised with calculations that exist in you...no one able to narrate right and wrong if not themselves...the nature of the regulation is only as a barrier, this is already an agreement that he knows...do not ask the rules*
- WP : *Regulations provide limitations only*
- AN : *Exactly... It is just a limitation, yes, the self is how illicit enrichment is the act of knowing oneself. This is an act that comes from oneself, yes...it means the self that knows initially.*

This self-knowledge is self-enrichment that becomes a personal conception to perform actions, so that personal actions foster the process of obtaining and utilizing them. This condition makes the actual wealth reporting scheme that is obtained or controlled by a person's mentality. The conception is called unexplained wealth.

The conception of unexplained wealth shows actions that stem from the ability of attitudes in humans to be able to identify themselves. This is the focus to identify yourself as your own character, who takes into account all the activities carried out. This is in line with the statement in Law Number 8 of 2010 concerning Money Laundering Crimes (MLC) regulating the establishment of the Financial Transaction Reporting and Analysis Center (FTRAC), which is in charge of receiving reports, analyzing, and forwarding them to the authorities. Furthermore, Article 20 of the Anti-Corruption Convention (UNCAC) is based on self-awareness actions regarding the reporting of wealth obtained and/or used as a result of activities carried out. This reference is also stated by AN below:

"...the state of wealth acquisition is closely related to how a person's control is obtained, so that the consideration of origin and benefits that contribute to the improvement of life is included as an act of wealth tracing...yes...so that the category of wealth is much broader, not only what is obtained, but the benefits for life can be categorized as wealth"

AN's statement is also in line with what ES expressed as follows:

"...can make every activity as a result obtained shows injustice when the process is not carried out, but benefits or gifts. Therefore, yes...wealth becomes what is obtained and received, which is able to increase the benefits of the gift. It is not like we feel it ourselves"

Thus, the enactment of wealth becomes wider than what is actually acquired or controlled by a person. Furthermore, the consideration of receipts received from any party is also included as unexplained wealth. This conception makes self-behavior the main element in expressing the arrangement that makes unexplained wealth realize.

Such an arrangement makes the reality of fraud can help one's own awareness to think about the consequences, then the result must be self-misery. The condition, as stated by Gayen (2023) and Vahanvati et al. (2023), is an expression to provide the consequences of fraud obtained, that there is a motivation for belief that is carried out as a result must be accepted, which means the steadiness to eliminate fraudulent activities as activities that bring difficulties. This ability positions the mental as a characteristic of non-authoritarianism, egalitarianism, and universalism, because, according to BW, it is stated:

"...cheating is an action that is carried out, so when you have the intention to make an activity, it means that there is a desire to show the reason why you are cheating. The mentality that is expected to acquire wealth has the ability not to act as an impact received. Because, according to him, everyone will find out what happens from this action sooner or later...if humans know, let alone God"

So that this self-mentality provides encouragement to create the impact received. Conditions that give a firm answer, namely the condition of living in difficulty for oneself and others, meaning to manifest a despicable act into a feeling of guilt for both oneself. Therefore, if this approach is used, the burden of proving the wealth owned turns to tracing the wealth obtained.

The conception of unexplained wealth is awareness to foster the principle of the results of activities, that self-wealth is one's wealth and the results of gains received from others are also true, and vice versa. The atmosphere of character like this establishes a relationship with each action that influences the self as knowledge, mutual safety concern through the improvement of interactions that continue to be passed as a mental manifestation of the self.

Awareness is a mental character towards fraud neutrality, as awareness and a culture of action. This self-realization will continue to reappear when one thinks about the results of wealth obtained or controlled, and then will die or disappear if we know it and the process of birth and disappearance of fraudulent acts. Thus, the realization of one's own mentality continues, as emphasized by NP below:

"...mental birth of the self, free from deceit, does not occur continuously but only in individual moments where one event leads to another, or one problem gives rise to the next...this proves that true character in wealth lies in the belief in moral integrity and the commitment to honesty".

The mental conception of the self further makes life calmer. The calmness that motivates the realization of cheating results in proof afterwards or later. Why is that? Because wealth does not come from itself, but other parties make wealth themselves and, at the same time, pursue the goals of their own desires. Motivation that makes the act of doing good and glorifying others the priority of the purpose of the activity. By cultivating spiritual awareness, individuals naturally seek tranquility in their pursuits. This sense of peace enhances our understanding and sensitivity to the harmful nature of deceitful behavior. It brings to light the realization that such actions can lead to suffering in the future. Difficult conditions, as stated by ES, are a form of regret as explained below:

As a result, he finds it difficult to reflect on his life properly, as he becomes consumed by the constant effort to avoid any form of deceit in his thoughts and actions. Together, however, we create happiness without causing any harm to others, and this sense of unity is truly what gives life its joy.

The achievement of this spirit comes from the character given by a calm and peaceful mentality. This condition provides the strength to produce a character of attention to the origin of the wealth owned. This kind of knowledge was also expressed by Prasetyo & Sulistiyo (2024) as a manifestation of the achievement of the noble goals of human life. This character provides support, as stated by AN, as a character who gives a sense of self correctly and appropriately, namely:

"...cheating in property means the real failure lies in gaining pseudo-benefits from accepted yet unrecognized fraud. The key issue is how "dark" enrichment occurs, not only to who owns the property but also to who grants it. I agree mentally because this kind of enrichment harms both oneself and others. Every action inevitably impacts others".

The definition of illicit enrichment is a nominee scheme for the disguise of owned assets. The disguise can be revealed with unexplained wealth through the process of awareness of all events that are done as a result of oneself; this character each self will try to avoid cheating.

Furthermore, this mental condition provides awareness to admit that fraudulent activities to obtain wealth eventually cause worry, even harm. At first glance, this desire is in line with what is conveyed by Fetzer et al. (2023) and AduGyamfi et al. (2024) as a natural thing; that is, the purpose of the activity of dark enrichment in the achievement of desires that can lead us into the depths of confusion. Without our awareness of it, every action called "cheating" makes the achievement of disappointment. This disappointment is a manifestation of untruthfulness based on self and rules. Finally, the mental achievement of self in the nominee scheme effort on dark enrichment through the conception of unexplained wealth can be formulated in figure 1 below:

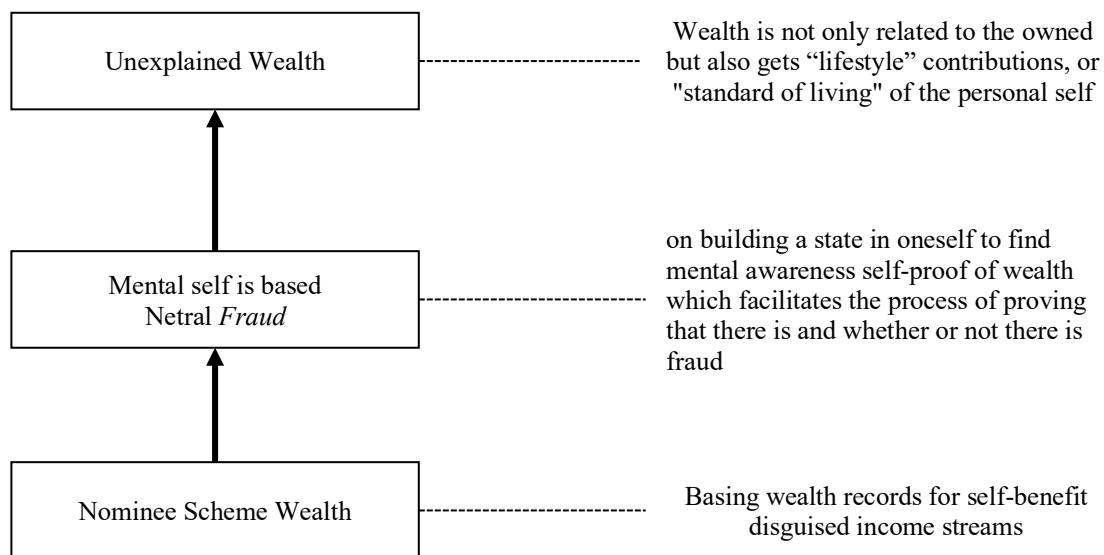


Figure 1: The Embodiment of Wealth Tracing Through Neutral Fraud on the Conception of Unexplained Wealth

The embodiment of Figure 1 provides the initial motivation in the acquisition of knowing wealth, namely the individual, meaning that the value of wealth is the result obtained from one's own actions, a result of activities. Therefore, the mental revolution in the belief in the category of wealth is much broader with the conception of unexplained wealth, meaning that what is regulated is not only related to the wealth under one's control but also considers whether a person has benefited or not, which may contribute back to his "lifestyle" or "standard of living". This knowledge of conception shows that there will be no cheating if mentally that there is no "distance" between hope and expectation, which lies in a complex relationship. Why is this the case? According to the insights from BW:

"Real estate fraud is a sign of knowing that hope is the right action. It is impossible to derive true understanding from the results of fraudulent actions. Hope is not only about the nature of the wealth one wants to achieve, but also the right path to get there. The false opinion about hope that gives the origin of wealth as an obstacle...this is the character being formed to believe that hope is an action formed from one's character".

This, therefore, as BW states, proves that the self-mentality based on the neutrality of delusion is a driver of the mental character as the achievement of hope. Achievement that gives happiness, but not happiness forever, because it is limited by the desire not to cheat.

To clarify the core concepts identified in this study, the findings are organized into two main themes: unexplained wealth and neutral self-mentality within the context of nominee schemes. These themes illustrate how unexplained asset increases may signal illicit enrichment, while neutral self-mentality underscores ethical accountability in declaring the true sources of wealth. Tables 1 and 2 summarize the definitions and key findings for each theme.

Table 1. Meaning of Unexplained Wealth in Nominee Schemes

Summary	Concept	Research Findings
Unexplained wealth, often tied to nominee schemes, enables illicit asset concealment. Transparency and accountability are essential to address this risk.	Unexplained wealth refers to a sudden increase in assets without a legitimate source, often linked to illicit enrichment. Identifying its origins is crucial for strengthening law enforcement and anti-money laundering measures.	Unexplained wealth in nominee schemes complicates efforts to combat money laundering and corruption, as such schemes obscure true ownership and hinder tracing of illicit funds.

Source: In-depth interview processed (2023)

Table 2. Meaning of Neutral Self-Mentality in Nominee Schemes

Summary	Concept	Research Findings
Neutral self-mentality emphasizes self-awareness, ethical responsibility, and accountability in declaring the true source of wealth.	This mentality frames wealth not only as assets under direct control but also as indirect benefits that may influence lifestyle and social status.	Applying neutral self-mentality helps uncover disguised ownership in nominee schemes and supports preventive measures against money laundering and corruption.

Source: In-depth interview processed (2023)

The findings presented in the tables indicate that unexplained wealth in nominee schemes represents more than just concealed assets; it also reflects weaknesses in legal enforcement and ethical self-regulation. In contrast, the principle of neutral self-mentality emphasizes internal accountability, urging individuals to recognize both direct and indirect benefits of wealth as part of their moral responsibility. Together, these perspectives illustrate how structural gaps in regulation and personal character dispositions intersect in shaping fraudulent practices. Thus, beyond the legal dimension, preventing fraud also requires cultivating a mindset that strengthens self-awareness, ethical reflection, and resilience against temptations of illicit enrichment.

A character disorder that leads individuals to abandon cheating can play a pivotal role in personal growth. By diminishing the urge to engage in behaviors that can lead to future complications, individuals cultivate a keen awareness of their character. This self-awareness enables them to embrace change with determination and courage, allowing them to remain steadfast in the face of temptation. When individuals are motivated to avoid

causing harm to themselves and others, they develop the resilience to resist cheating. This perspective reframes cheating as a neutral consideration, enabling more effective responses to challenges. While cheating may occur, a resilient mindset enables individuals to critically reflect on their actions and recognize the underlying causes.

5. Conclusion, Implications, and Limitations

This study finds that regulating illicit enrichment is essential for tracing money laundering, particularly when increases in wealth are concealed through *nominee schemes*. The findings show that self-awareness and moral responsibility can foster a “fraud-neutral” mindset, where wealth is understood not merely as material possession but as a reflection of personal character. Such a perspective carries broader implications: cultivating ethical living, balanced lifestyles, and a culture of self-reflection strengthens resilience against fraudulent behavior, while expanding the concept of wealth to include moral and social dimensions encourages personal transformation and harmonious relationships. From a theoretical and policy perspective, the principle of moral integrity provides a framework for developing ethical guidelines and behavioral strategies in anti-money laundering and anti-corruption efforts. In practice, addressing unexplained wealth offers an entry point for improving transparency, enhancing preventive measures, and supporting law enforcement in tracing illicit assets.

This study’s reliance on an interpretive ethnographic approach limits the generalizability of its findings, as the insights are context-specific. Future research should validate these results in diverse settings, combining qualitative methods such as ethnography, case studies, and phenomenology with quantitative approaches to examine causal relationships and systemic dynamics. Ultimately, the concept of unexplained wealth can serve as a foundation for integrating ethical frameworks, behavioral strategies, and legal instruments in the ongoing fight against financial crimes.

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